

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Philip E. Carrozza
 Dolores A. Carrozza
 Debtors

Case No. 20-11822-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Apr 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2020.

db/jdb +Philip E. Carrozza, Dolores A. Carrozza, 220 Sycamore Avenue, Folsom, PA 19033-1907
 14489030 Assess One, PO Box 38055, Baltimore, MD 21297-8055
 14489040 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14489048 +First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
 14489054 Northstar Anesthesia of PA, PO Box 612625, Dallas, TX 75261-2625
 14489055 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: msbankruptcy@verizon.net Apr 15 2020 04:39:33 MICHAEL SETH SCHWARTZ,
 Law Office of Michael Schwartz, 707 Lakeside Office Park, Southampton, PA 18966
 tr +E-mail/Text: bncnotice@phl3trustee.com Apr 15 2020 04:40:33 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Apr 15 2020 04:40:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2020 04:39:59
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 15 2020 04:40:17 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 15 2020 04:40:09 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14489590 EDI: HNDA.COM Apr 15 2020 08:28:00 Acura Financial Services, PO Box 168088,
 Irving TX 75016-8088
 14489029 EDI: HNDA.COM Apr 15 2020 08:28:00 American Honda Finance,
 Attn: National Bankruptcy Center, Po Box 166469, Irving, TX 75016
 14489857 EDI: HNDA.COM Apr 15 2020 08:28:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 14489032 +EDI: BANKAMER.COM Apr 15 2020 08:28:00 Bank of America, 4909 Savarese Circle,
 Fl1-908-01-50, Tampa, FL 33634-2413
 14489031 +EDI: BANKAMER.COM Apr 15 2020 08:28:00 Bank of America, Attn: Bankruptcy,
 4909 Savarese Circle, Tampa, FL 33634-2413
 14489033 +EDI: TSYS2.COM Apr 15 2020 08:28:00 Barclays Bank Delaware, Attn: Bankruptcy,
 Po Box 8801, Wilmington, DE 19899-8801
 14489034 +EDI: CAPIO.COM Apr 15 2020 08:28:00 Capiio Partners, 1745 N Brown Rd #450,
 Lawrenceville, GA 30043-8157
 14489035 +EDI: CAPITALONE.COM Apr 15 2020 08:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14489037 +E-mail/Text: kzoepfel@credit-control.com Apr 15 2020 04:40:10 Central Loan Admin & R,
 Po Box 77404, Ewing, NJ 08628-6404
 14489039 +E-mail/Text: bankruptcycollections@citadelbanking.com Apr 15 2020 04:40:29 Citadel FCU,
 Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
 14489041 +EDI: CITICORP.COM Apr 15 2020 08:28:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept,
 Po Box 790034, St Louis, MO 63179-0034
 14489042 +EDI: CITICORP.COM Apr 15 2020 08:28:00 Citibank North America,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14489043 +EDI: CITICORP.COM Apr 15 2020 08:28:00 Citibank/Sears,
 Citicorp Cr Svcs/Centralized Bk Dept, Po Box 790034, St Louis, MO 63179-0034
 14489044 +EDI: CITICORP.COM Apr 15 2020 08:28:00 Citibank/The Home Depot,
 Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
 14489045 +EDI: WFNNB.COM Apr 15 2020 08:28:00 Comenity/ MPRC, Attn: Bankruptcy, Po Box 182125,
 Columbus, OH 43218-2125
 14489046 +EDI: WFNNB.COM Apr 15 2020 08:28:00 ComenityCapital/Bosco, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14491599 EDI: DISCOVER.COM Apr 15 2020 08:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14489047 +EDI: DISCOVER.COM Apr 15 2020 08:28:00 Discover Financial, Attn: Bankruptcy,
 Po Box 3025, New Albany, OH 43054-3025
 14489049 +EDI: HFC.COM Apr 15 2020 08:28:00 Hsbc Bank, Attn: Bankruptcy, Po Box 2013,
 Buffalo, NY 14240-2013
 14489050 +E-mail/Text: bankruptcy@huntington.com Apr 15 2020 04:40:09 Huntington Natl Bk,
 Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
 14489051 +EDI: HY11.COM Apr 15 2020 08:28:00 Hyundai Motor Finance, Attn: Bankruptcy,
 Po Box 20809, Fountain Valley, CA 92728-0809
 14489038 EDI: JPMORGANCHASE Apr 15 2020 08:28:00 Chase Card Services, Attn: Bankruptcy,
 Po Box 15298, Wilmington, DE 19850
 14489052 +E-mail/Text: bncnotices@becket-lee.com Apr 15 2020 04:39:45 Kohls/Capital One,
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
 14489053 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 15 2020 04:42:10
 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
 14489056 +EDI: RMSC.COM Apr 15 2020 08:28:00 Synch/Car Care, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060

District/off: 0313-2

User: Keith
Form ID: 309I

Page 2 of 2
Total Noticed: 45

Date Rcvd: Apr 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14489057 +EDI: RMSC.COM Apr 15 2020 08:28:00 Synchb/PPC, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14489058 +EDI: RMSC.COM Apr 15 2020 08:28:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965061,
Orlando, FL 32896-5061
14489059 +EDI: RMSC.COM Apr 15 2020 08:28:00 Synchrony Bank, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14489060 +EDI: RMSC.COM Apr 15 2020 08:28:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14489061 +EDI: RMSC.COM Apr 15 2020 08:28:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
Po Box 965064, Orlando, FL 32896-5064
14489062 +EDI: RMSC.COM Apr 15 2020 08:28:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14489063 EDI: TDBANKNORTH.COM Apr 15 2020 08:28:00 TD Bank, N.A., 32 Chestnut Street,
Po Box 1377, Lewiston, ME 04243
14489064 +EDI: WFFC.COM Apr 15 2020 08:28:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14489036 Capital One Bank Usa N
aty* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2020 at the address(es) listed below:

MICHAEL SETH SCHWARTZ on behalf of Joint Debtor Dolores A. Carrozza msbankruptcy@verizon.net,
schwartzmr87357@notify.bestcase.com
MICHAEL SETH SCHWARTZ on behalf of Debtor Philip E. Carrozza msbankruptcy@verizon.net,
schwartzmr87357@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 6

Information to identify the case:		
Debtor 1	Philip E. Carrozza	Social Security number or ITIN xxx-xx-6001
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Dolores A. Carrozza	Social Security number or ITIN xxx-xx-6975
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 3/27/20
Case number:	20-11822-mdc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Philip E. Carrozza	Dolores A. Carrozza
2. All other names used in the last 8 years		
3. Address	220 Sycamore Avenue Folsom, PA 19033	220 Sycamore Avenue Folsom, PA 19033
4. Debtor's attorney Name and address	MICHAEL SETH SCHWARTZ Law Office of Michael Schwartz 707 Lakeside Office Park Southampton, PA 18966	Contact phone 215-396-7900 Email: msbankruptcy@verizon.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 4/14/20

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 20, 2020 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 7/19/20 Filing deadline: 6/5/20 Filing deadline: 9/23/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 58 months. The plan is enclosed. The hearing on confirmation will be held on: 6/18/20 at 09:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	